

4
REPORT AND PROCEEDINGS

OF THE

NINTH ANNUAL GENERAL MEETING

OF THE

Provincial Insurance Company,

OF CANADA.

INCORPORATED BY ACT OF PARLIAMENT.

OFFICE—TORONTO STREET, TORONTO.

SUBSCRIBED CAPITAL, £496,520.

TORONTO:

ROWSELL & ELLIS, PRINTERS.

1858.

President.

HON. J. HILLYARD CAMERON.

Vice President.

E. F. WHITTEMORE, ESQ.

Directors.

HON. J. HILLYARD CAMERON.

LOUIS MOFFATT.

CAPT. P. WALLACE.

E. F. WHITTEMORE.

HON. GEORGE CRAWFORD.

JOHN CAMERON, M.P.P.

GEORGE DUGGAN, JR.

HON. JAMES MORRIS.

HON. W. B. ROBINSON.

A. M. CLARK, M.D.

J. S. HOWARD.

Manager and Secretary.

HON. J. LEANDER STARR.

Assistant Secretary.

J. J. WOODHOUSE.

Bankers.

TORONTO—CITY BANK OF MONTREAL.

Solicitors.

MESSRS. DUGGAN AND BARNES.

NINTH ANNUAL MEETING
OF
Stockholders of the Provincial Insurance Company of Canada,
HELD AT
TORONTO, ON THE 28TH OF SEPTEMBER, 1858.

PRESENT:—

Bennett, H. E.,
Bostwick, Amos,
Clark, A. M.,
Cooper, Edward,
Cochrane, J. C. T.,
Crawford, John,
Cameron, Hon. J. H.,
Cotton, Jas.
Cameron, Hon. M.,
Cumberland, F. W.,
Duggan, George, Junr.,
Denroche, Rev. E.,
Ford, D. B. O.,
Howard, J. S.,
Hutchinson, Thos.,
Harrington, John,
Howard, A. M.,
Hastings, Richard,
Hayes, J. J.,
Hartney, Henry,
Lepper, Arthur,
Miller, Hugh,
Moffatt, Lewis,
Morris, Hon. Jas.,
Morris, Alexander,
Mitchell, Elizabeth,
McDonald, Duncan,
Messrs. J. McMurrich
and W. Ferguson,
Total, 56.

McGillis, John,
McLean, Alexander,
McDonell, Wm. John,
Macdonald, Hon. J. A.,
Perrin, W. L.,
Patterson, Geo.,
Parker, Albert,
Pearson, W. H.,
Rowell, H.,
Robinson, Hon. W. B.,
Reid, Robert,
Robinson, J. B.,
Small, Rev. J. W.,
Smith, A. M.,
Stephens, T. C.,
Starr, Hon. J. L.,
Todd, Alfred,
Thompson, Charles,
Thompson, Henry,
Thompson, Ambrose W.,
Vaux, Thomas,
Whittemore, E. F.,
Whitmarsh, E. H.,
Windeat, James,
Wallace, Patrick,
Worthington, John,
Yates, Richard.

Executors of late J. Reid.

On motion of Captain Wallace, seconded by Alexander Morris, Esq., J. McGillis, Esq., was called upon to act as chairman.

Mr. McGillis having taken the chair and called the meeting to order, the President (J. S. Howard, Esq.,) read the Annual Report of the Directors, and also the following Accounts:—

The business of the year, ending 30th June, 1858.

Receipts and Disbursements, from 30th June, 1857, to 30th June, 1858.

Detailed items of Expenses, contained in preceding account.

Assets and Liabilities on 30th June, 1858.

There were also laid on the table the following Accounts relating to the Mutual Branch:—

Receipts and Disbursements, from 30th June, 1857, to 30th June, 1858.

Assets and Liabilities on 30th June, 1858.

The Auditors' Report was then read.

On motion of Hon. Malcolm Cameron, seconded by John Cochrane, Esq.,

Resolved,—That the Report be now adopted.

On motion of F. W. Cumberland, Esq., seconded by John Cochrane, Esq.,

Resolved,—That with the view of maintaining the Company upon a basis calculated to give the most full and entire confidence to the insuring public, and place beyond question the prompt payment of every just demand, and at the same time to avoid as far as practicable at the present time any additional calls, the Board of Directors of the Company are hereby authorised to raise by way of loan, upon the credit of the Company, a sum not exceeding Twenty-five Thousand Pounds, on such terms and for such periods of time for repayment as to the said Board may seem expedient.

Moved by Hon. James Morris, seconded by John Crawford, Esq.,

Resolved,—That Messrs. Alexander Morris and Alfred Todd be Scrutineers, to take the vote upon all questions coming before this meeting.

Moved by Alexander Morris, Esq., seconded by Hon. M. Cameron,

Resolved,—That certain allegations having been made against the Manager, and brought under the notice of this meeting, the Stockholders instruct the Board to investigate the matter thoroughly.

Moved by Captain Wallace, seconded by A. M. Clark, Esq.,

Resolved,—That E. F. Whittemore, Esq., who has devoted so largely his time and attention to promote the interests of the Company, be requested to accept the sum of Two Hundred and Fifty Pounds, as a slight acknowledgment on behalf of the Shareholders towards him, for his special and valuable services for the past year.

Moved by Hon. W. B. Robinson, seconded by Captain Wallace,

Resolved,—That the sum of Two Hundred and Fifty Pounds, currency, be paid to the President, J. S. Howard, Esq., for his services for the past year.

Moved by Hon. J. H. Cameron, seconded by E. F. Whittemore, Esq.,

Resolved,—That the ballot for election of Directors be now opened, and close at half-past six o'clock; but should five minutes elapse without receiving a vote, then the Scrutineers to close the poll before that hour.

The adjourned meeting was held at the office of the Company, at half-past seven o'clock, P. M.

PRESENT :—Messrs. Whittemore, A. Morris, J. S. Howard, W. L. Perrin, E. H. Whitmarsh, A. Todd and J. L. Starr.

Mr. Whittemore was appointed chairman.

The Scrutineers presented the following

REPORT.

*Provincial Insurance Company's Rooms,
28th September, 1858.*

We, the undersigned Scrutineers, appointed by the Stockholders, at the Annual Meeting held this day, declare the following gentlemen duly elected Directors of the Provincial Insurance Company, in room of those retiring, in accordance with the Act 22 Victoria, chapter 62, amending the Act incorporating the said Company.

Hon. J. H. Cameron	3,003	Votes.
Captain Wallace.....	3,003	“
George Crawford	2,987	“
George Duggan	2,975	“
Hon. W. B. Robinson	2,840	“
James S. Howard	2,487	“
Lewis Moffatt	2,382	“
E. F. Whittemore	2,317	“
John Cameron	2,167	“
Hon. James Morris.....	1,913	“
A. M. Clark	1,764	“

The following votes were also recorded :—

W. L. Perrin	1,411	Votes.
George W. Allan	1,291	“
Hugh Miller	772	“
John G. Bowes	621	“
A. M. Smith	621	“
John McGillis	249	“
Hon. Malcolm Cameron.....	141	“

(Signed.)

ALEX. MORRIS,
ALFRED TODD.

Moved by Mr. Perrin, seconded by Mr. Whitmarsh, and
Resolved,—That the report of the Scrutineers be received,
and that they be paid the sum of Ten Dollars each for their
services.

Moved by Mr. Howard, seconded by Mr. Todd, and
Resolved,—That the thanks of this meeting be given to
the chairman, John McGillis, Esq., for his able and impar-
tial conduct in the chair.

The meeting then adjourned *sine die*.

THE NINTH ANNUAL REPORT
OF THE
DIRECTORS OF THE
PROVINCIAL INSURANCE COMPANY
OF CANADA.

The Directors submit to the Stockholders a statement of the business of the financial year, which ended on the 30th of June last. Passing through a year of pecuniary embarrassment without precedent in Canada, this Company, in common with others of a like nature, and with all branches of industry, has suffered from the depression which has existed, and the extreme scarcity of money. Their receipts have been thereby lessened, whilst the number of claims has been large, in consequence of the incendiarism which has, unfortunately, prevailed in several localities, and, we fear, frauds, induced by the state of the times. Yet, despite these great disadvantages, such has been the confidence felt in the integrity of the Company, and the care taken in the selection of risks, the year's business shews a balance in favour of the Company of \$24,621 $\frac{31}{100}$, as appears by the account now submitted.

They also present a detailed account of Receipts and Disbursements for the year: and also one giving the items which compose the charge under the general head of expenses, and likewise a statement of Assets and Liabilities. It will appear, on reference to the latter statement, that the Company require \$81,707 $\frac{69}{100}$ to meet their liabilities, being \$47,324 $\frac{96}{100}$ less than the amount shewn to be due on 30th June, 1857. The total amount of the last call was \$99,304, on which has been paid \$63,960 $\frac{7}{100}$, leaving still due on that

call \$35,343 $\frac{93}{100}$, which, added to unpaid calls on previous instalments, make \$43,563 $\frac{74}{100}$ *. The depression of the times, and the severe crisis in monetary affairs which has ranged through Europe and America, has greatly lessened the actual value of those assets which were estimated in the last Annual Statement, and a large deficit appears from a present valuation. The changes and improvements in the conducting of the Company's business have been advanced during the year past with a view to every improvement of which their business was susceptible, both in regard to Agencies and in conducting the general business of the Company.

HALIFAX.

At this important agency the business continues to be well sustained, and under the care of our excellent agent, Mr. Whidden, it has proved remunerative; and his punctuality and attention, and clear and distinct manner in which his accounts are monthly rendered to the Toronto office, have elicited uniform praise. A Local Board has been established in that city, composed of merchants of position and influence; and the working of this branch of the Company's business is in all respects most satisfactory.

MONTREAL.

Here we have a most conscientious and indefatigable agent, Mr. J. L. Brault; and now that the first year has elapsed since the new organization took place, they have the pleasure to report that the losses under Policies thus issued fall short of \$400. A Local Board of leading and highly influential men has here also been established; and, while acknowledging the valuable services of all the members of the Board, the Directors owe to Mr. Lambe, the chairman, their especial acknowledgments for his personal devotion and unceasing care of the Company's interests.

* Since 30th June \$8,846 $\frac{24}{100}$ has been further collected.

QUEBEC.

In the care taken by Mr. Turnbull, our new agent in this city, and the influence of the several members of our Local Board there, we feel that the Company is daily becoming better known in Quebec, and increasing confidence is felt by the public in transacting business with us.

Marine Insurance has very recently been resumed at both these points, but it will be guarded in its progress with such restrictions, and watched with such jealous care (prohibiting risks to be taken on the St. Lawrence late in the season) that we have every confidence this branch will prove profitable to the Company.

UNITED STATES.

The Directors were induced in the autumn of last year to re-open their former Agency at Jersey city. From all the information that could be obtained, it was judged that both Marine and Fire business in the United States, under the directions of one general Agent, subjected to clearly defined rules and restrictions, could be prosecuted with profit to the Company. This view your Directors still entertain; but from the unsatisfactory manner in which their business was conducted, and the failure in realizing funds from the United States, where so large a sum was due, it was deemed best and demanded by a just regard to the Company's interests, to close that Agency again; and early in June last, by an unanimous vote of the Board, the agreement subsisting between the Company and their general Agent was cancelled, and no further business allowed to be transacted.

Fire and Marine business is now about being commenced in California, under the direction of gentlemen highly recommended to the Directors, and in whose judgment and intelligence they have every confidence.*

* The returns so far received from them are in all respects most satisfactory, and the remittances are exact and punctual.

At Detroit, under the care of our former Agent, Mr. James Cameron, who is now occupied in re-establishing it, we hope to lay the foundation of a good business.

We shall soon there also be represented by a Local Board, composed of merchants of high standing.

CANADA.

The entire list of agents throughout this Province has been carefully revised, and many changes made therein.

Many of the smaller agencies have been merged into that of one or more counties, under a travelling agent, to whom so wide a scope of operations make it an object to devote more fully his time and services to the business of the Company.

The Code of Instructions has been carefully examined, and improved. All the forms in use, such as Applications, Interim Receipts, &c., have been also revised and rendered more perfect. The Policies have also undergone a strict examination and improvement, and by a clause, which is now contained in all the Company's policies, no claim can be brought against the Company unless so made within twelve months from date of loss. Had this been done in our earlier policies, a large saving would have been effected, and much annoyance saved, and we should not now be subject to claims for losses which date back for years.

Under the present strict supervision, agents are obliged to render their accounts with exactitude every month, and to remit the balance in their hands at the end of each month. The "Instructions" to Agents contain the following article :

REMITTANCES AND ACCOUNTS.

"The Agent will remit, at the first week of each month, the net proceeds, making up his account to the end of the preceding month, according to the form prescribed, and forward them immediately to the Manager. * * * Agents will be required in all cases to conform strictly to this rule ;

and no excuse can be entertained for either delay in the transmission of the monthly account, or the non-remittance with the account of the precise balance thereof. * * * Not complying with this rule will be sufficient reason for transferring the Agency to other hands."

Another important matter may be referred to. The attention of the Directors has been devoted to ascertain, as fully as possible, what classes of risks have been unproductive, and a return, shewing the receipts and losses for five years, has been prepared and submitted to them. From such data they have been enabled to do much to correct the chances of loss in future. They have declined to insure, at any rate of premium, upon wooden Taverns and Saloons, the rate of premium on Mills has been increased, and the utmost scrutiny is used in deciding upon country stores, and due regard had to the actual value thereof, a part of which only is insured, and all risks submitted to the Home Office, or sent in by agents for approval, are subjected to the strictest examination.

The general tariff of rates is now higher than in preceding years.

The President, assisted by Mr. Whittemore, one of the Directors, with the Manager, meet at the office twice every day, and all matters of routine have the concurrence, and are aided by their united judgment. It would be unjust towards Mr. Whittemore, were the Directors to omit the expression of their sincere acknowledgment to him for the time and attention he has devoted to the interests of the Company, and the valuable assistance he has rendered on all occasions.

The respective Committees on Claims, on Finance, and on Agencies, meet as often as business demands their attention, and on each occasion they present a written report in detail of their proceedings for the confirmation or dissent of the whole Board.

With this system—these improvements—achieved and ma-

- turing, the Directors feel confident that the current business of the Company is going on well, and bids fair for future success, especially when Canada again rises to her wonted prosperity.

The Directors now approach the subject of the present liabilities of the Company. The disappointment they have experienced in regard to funds from their United States' business, on which they had calculated with the strongest hopes; the stagnant state of business throughout Canada, and the great scarcity of money, depriving us of large returns in premiums we had justly calculated upon from our numerous Agencies, and the sum still unpaid on call from Stockholders, have left at the close of our financial year the sum of \$81,707 $\frac{69}{100}$ to be made up, either by a further call, or in some mode to be devised, less onerous on Stockholders.

The opinion of the Directors is, that it will be more consonant with the wishes of stockholders in all respects, and the best mode which can at present be suggested, that a loan of £25,000 be obtained by the issue of Debentures, pledging the unpaid capital of the Company, and re-payable in five years in equal annual instalments.

This recommendation—the result of earnest and careful deliberation—the Directors submit as a better mode than making a further call.

*Statement of business done by the Provincial Insurance Company of Canada,
for the year ending the 30th June, 1858.*

	Belonging to business prior to June 30, 1857.		Total amount paid.		Receipts.	
	\$	c.	\$	c.	\$	c.
Fire Premiums received.....					97829	46
Marine " "					51660	57
					<hr/>	
					149490	03
Subject to the following deductions:—						
Expense account.....	1567.50		5741.53			
Commission to agents.....			13598.05			
Exchange on remittances to England, &c.....	3500.00		3728.21			
Salaries	111.11		11134.05			
Rent account, office at New York.....	1072.57		1072.57			
Interest on bills and losses	5000.00		6581.14			
Fire inspection.....	863.00		3431.00			
Marine inspection.....	170.18		509.09			
Advertising	561.00		1683.23			
Printing	199.00		1058.03			
Costs of suits.....	4065.80		4565.52			
Brokerage			548.60			
Stationery.....	213.00		647.60			
Board attendance	174.00		1813.00			
Directors' travelling expenses, on deputation to New York, Detroit, &c.....			513.13			
Fire losses paid on the business of the new year			19956.71			
Marine " " " " " "			12932.02			
Value of pending claims on risks of the past year:—						
Fire			7323.65			
Marine			8474.75		105311.88	
			<hr/>			
To which add expenses on business prior to June, 30th, 1857.....	17497.16				44178.15	17497.16
					<hr/>	
Leaving a surplus to cover subsisting risks on fire					61675.31	
Amounting to \$7,147,303 ⁵⁴ / ₁₀₀ valued at 30 per cent. on amount of premiums received during the year.....			29492.00			
Ditto on subsisting marine risks \$378,148 at 2 per cent.....			7562.00		37054.00	
			<hr/>			
Leaves balance in favor of the past year.....					24621.31	

RECEIPTS AND DISBURSEMENTS
Of the Provincial Insurance Company of Canada, for the year ending 30th June, 1858.

	\$	c.	\$	c.
RECEIPTS.				
Cash in Treasurer's hands 30th June, 1857		21 28		
Cash in Bank		3835 02		
Balance in Agent's hands		48203 96		
Premiums received:				
On Fire Policies			52060 25	
Less returned on Cancelled Policies, &c.	107680 71			
On Marine Policies		97820 46		
Less returned on Cancelled Policies, &c.	58974 25			
Marine Premium Notes collected		7313 68		
Received on Stock				
Marine Registration				
Miscellaneous Accounts				
Bills receivable				
Bills payable, received on account				
			359582 99	
				24732 10
DISBURSEMENTS.				
Agent's Commission			13598 06	
Salaries			11134 06	
Rent of Office at New York			2525 00	
Less collected for rents of offices up stairs in Com- pany's building			1452 43	
Interest			1072 57	
Marine Inspection			6581 14	
Fire Inspections			509 09	
Advertising			3431 00	
Printing			1683 23	
Brokerage			1058 03	
Stationery			548 60	
Exchange			647 61	
Expenses			3728 21	
Directors' travelling expenses (Deputation)			5741 53	
Board attendance			513 13	
Mutual branch			25514 13	
Costs of suits			1813 00	
Repairs to premises, &c.			1815 21	
Dividends paid (Arrears)			4544 47	
Miscellaneous accounts			486 35	
Bills payable			61 28	
Sundries in agency account written off			1183 73	
			83421 91	
			432 83	
LOSSES PAID.				
On Fire Policies			91925 81	
On Marine Policies			100485 09	
Treasurer, Balance in hand			49911 35	
Balance in Agent's hands			150396 44	
Cash in Bank			240 29	
			64538 58	
			422 64	
			65201 51	
			359582 99	

Examined and found correct, and in accordance with the Company's books.
 (Signed) J. H. MASON.
 (Signed) PATRICK DEWAR, } Auditors.
 Toronto, September 22d, 1858.

**PROPRIETARY BRANCH.
ASSETS AND LIABILITIES OF THE PROVINCIAL INSURANCE COMPANY OF CANADA, 30TH JUNE, 1858.**

ASSETS.	GROSS AMOUNT.	ESTIMATED AMOUNT.	\$	c.	\$	c.
Agency account	64538.58	39769.58			496520.00	
Miscellaneous accounts	14061.30	3620.08			43563.74	
Bills receivable	17963.38	6509.57			1377.06	
Marine Premium notes	29972.07	14986.04			5171.93	
Unpaid calls on stock	43563.74	23168.74			83292.56	
Cash in Bank and Treasurer's hands		662.93			917.60	
Office premises		29969.35			15676.67	
Office furniture		720.00				
Fire engine	1052.78	720.00				
Detroit and Milwaukee Railroad stock	1400.00	1000.00				
Consumer's Gas Company stock	12500.00	5000.00				
Interest Bonds, Detroit and Milwaukee Railroad	250.00	242.50				
Balance carried down		230.75			106435.72	
		534663.95			2634.89	
					2557.54	
					12122.3	
					26590.00	
					10276.51	
					10000.00	
					20276.51	
					7563.00	
					29497.00	
					60543.45	
		600543.45			534663.95	
					452936.26	
					81707.69	

Examined and found correct, and in accordance with the Company's books.
 (Signed) J. H. MASON.
 (Signed) PATRICK DEWAR, } *Auditors.*
 Toronto, September 23rd, 1858.

MUTUAL BRANCH.
Receipts and Disbursements during the year ending 30th June, 1858.

	\$	c.	\$	c.
Balance of Agency Account, 30th June, 1857, being cash in Agents' hands.....	1506.	00		
Cash in Bank, same date	646	81		
Cash in Treasurer's hands, do.	23	43		
Bills Receivable on hand, do.	1916.	44		
	4093.	30		
RECEIPTS:				
Interest on Debentures, &c.	307	72		
3rd Assessment received	258.	30		
Proprietary Branch.....	1815.	24		
Profit on Debentures	18.	00		
Debentures matured	382.	00		
	6674.	66		
DISBURSEMENTS:				
Salaries	1	363.	78	
Expenses	239.	57		
Commission on Assessment	7.	91		
Exchange (on Remittances) .....	.	53		
Agents' Balances written off	155.	20		
Premium Notes written off not Assessed	89.	00		
Advertising	4.	00		
Proprietary Branch — Paid for Transfers	17.	50		
Losses paid during the year, and Expenses Investigating same	2206.	00		
	6674.	66		
Balance of Agency Account, 30th Juno, 1858, being Cash in Agents' hands.....	562.	86		
Cash in Treasurer's hands, 30th June, 1858	23.	68		
Bills Receivable on hand, do.	1877.	42		
Balance in City Bank do.	377.	22		
	2841.	13		
	6674.	62		

Examined and found correct and in accordance with the Books of the Company.
 August 30th, 1858. (Signed) **J. H. VASON.** } **AUDITORS.**
E & O. E.,
 Toronto, 30th June 1858.

PROVINCIAL INSURANCE COMPANY OF CANADA.
MUTUAL BRANCH. 30th JUNE, 1858.

	\$	c.	\$	c.	\$	c.
ASSETS :						
Cash in Treasurer's hands.....			23.63			
Lo. Agents' hands	562.86		300.00			535.59
Do. Bank			377.22			
First Assessment unpaid	167.77			700.86		
Valued at			7.77			
Second Assessment unpaid	484.28					
Valued at			84.28			
Third Assessment unpaid	16115.67		265.67			
Valued at						
Debentures par value	5050.84					
Proprietary branch			387.72			
Premium Notes			4345.57			
Valued at	1877.42		5171.93			
Costs of -uits partially recoverable.....	527.37					
Valued at			37.37			
Balance of Assets brought down.....			<u>10613.44</u>			<u>10613.44</u>
			9189.18			
LIABILITIES:						
Premium Notes paid in Cash by Policy holders, which will have to be returned to them in whole or in part					133164.00	
Liabilities on outstanding Policies, 30th June, 1858					610.00	
Less Claims pending as below					132554.00	
Valued at 21 1/4 cents per cent.					400.00	278.67
Claims pending.....					10.00	
Ordered to be paid, Pol. 8094.....					200.00	
Do. 7978.....						
Incomplete 7997.....						
Inadmissible, Pol. vitiated 7740						
Balance carried down						610.00
						9189.18

Examined and found correct and in accordance with the Books of the Company.
August 30th, 1858.

J. H. MASON,
PATRICK DEWAR, } AUDITORS.

E. & O. E.
Toronto, 30th June, 1858.

TORONTO, *Sept. 27th*, 1858.

TO THE PRESIDENT AND DIRECTORS OF THE
PROVINCIAL INSURANCE COMPANY OF
CANADA.

GENTLEMEN,

In submittiing the usual Annual Statements of the affairs of the Provincial Insurance Company, your Auditors beg to observe that they have, during the past year, as heretofore, carefully examined the recorded transactions of the Company, both in the Mutual and Proprietary Branches, and find them correctly set forth in the Balance Sheets and Statement of Receipts and Disbursements and Assets and Liabilities, to which they have subscribed their names.

Respecting the several estimated valuations, which appear in the latter statement, it may be necessary to remark that they are made under the direct supervision of the Board, and being in many cases founded on data beyond the reach of your Auditors, do not come within the scope of their investigations.

Your Auditors have to repeat that the Books of the Company are generally kept in a neat and substantially correct manner; they feel bound, however, to remark that some branches of the Marine Department do not exhibit that simple and methodical arrangement without which the attainment of accuracy is exceedingly difficult, and a satisfactory examination is much retarded.

They would also notice that a change recently introduced in the mode of issuing Renewal Receipts for Fire Policies, has given rise to much additional labour and uncertainty without, as far as your Auditors can discover, conferring any sufficient compensating benefits, and they would res-

pectfully suggest that a more concise and reliable method should be adopted.

In conclusion, your Auditors have much pleasure in again acknowledging the courteous desire to facilitate their investigations, which has been evinced by the Officers of the Company.

All which is respectfully submitted by,
Gentlemen, your obedient servants,

(Signed) J. H. MASON,
PATRICK DEWAR, } *Auditors.*

APPENDIX.

STOCKHOLDERS OF THE PROVINCIAL INSURANCE COMPANY, ON THE 30TH JUNE, 1858.

NAME.	RESIDENCE.	NO. OF SHARES.
Allan, George W	Toronto.....	80
Ardagh, Rev. S. B., (Trustee)	Shanty Bay	75
Appelbe, James.....	Trafalgar	113
Adams, P. E.....	Cornwall	38
Ault, J. R. & S.	Williamsburg.....	8
Arnold, G. W.....	Brockville.....	86
Anderson, Rev. Joseph	South Gower.....	23
Archibald, John	Osnabruck	113
Archibald, W. T.....	Do.	45
Archibald, John S.....	Heck's Corners.....	81
Arnold, John.....	Toronto	700
Arnold, Executors of the late J. T.....	Do.	750
Ardagh, Arthur.....	Barrie	26
Archibald, G. N.....	Dickenson's Landing	22
Burns, Hon. R. E.	Toronto	125
Bowes, John G.....	Do.	20
Bull, Henry	Belleville	30
Bell, Executors of late T.....	Toronto	6
Betley, Matthew.....	Do.	20
Blasdel, Thomas M.....	Ottawa	11
Brouse, George.....	Matilda	100
Baker, W. H.	Osnabruck	100
Baker, J. W.....	Do.	75
Brouse, W. H.....	Prescott	125
Brouse, Jacob.....	Do.	38
Bogert, Anastatia.....	Brockville	52
Bell, Robert	Ottawa	423
Beck, Jacob.....	Preston.....	23
Bennett, H. E.....	Toronto	80
Béaudet, Godfrey.....	Coteau du Lac.....	100
Bell, John.....	Belleville	125
Beckwith, J. T.....	Smith's Falls	40
Bostwick, Amos	Toronto	555
Buell, William.....	Brockville	28
Bernard, Hewitt.....	Barrie	10
Barret, Robert G.....	Toronto	15
Boys, William.....	Barrie	31
Brown, W. R.	Toronto	42
Barber, E. C.	Do.	37
Clark, Alex. M., M.D.....	Do.	860
Coleman, James	Dundas	3
Crew, W. B.....	Toronto	15
Cameron, John, (Banker).....	Do.	24
Coulson, A. H.....	Do.	14
Clarkson, Thomas.....	Do.	10
Cooper, Edward.....	Do.	150

NAME.	RESIDENCE.	NO. OF SHARES.
Cotton, James.....	Toronto	60
Cochrane, John C. T.....	Do.	60
Crysler, J. R. W.....	Williamsburg	60
Crysler, Mary W.....	Do.	20
Crysler, J. P.	Do.	34
Coleman, jr., Richard.....	Lyn	125
Coleman, Billa.....	Do.....	22
Crawford, George	Brockville	400
Crawford, John	Do.	100
Cline, Samuel.....	Cornwall	15
Crichton, Executors of late T.....	Prescott	38
Crichton, John.....	Do.	12
Cameron, J. Hillyard.....	Toronto	150
Chaffey, George	Brockville	240
Chaffey, John	Do.	16
Chaffey, William.....	Do.	24
Chaffey, Benjamin.....	Morrisburg	100
Colquhoun, William	Dickenson's Landing	80
Colton, R. P.	Brockville	398
Cameron, Katherine	Toronto	250
Cameron, John	Do.	25
Capreol, F. C.	Do.	10
Cumberland, F. W.	Do.	25
Cameron, Hon. Malcolm	Port Sarnia	250
Corbett, George	Nottawasaga	11
Duggan, John	Toronto	75
Duggan, jr., George	Do.	57
Drummond, Andrew	Do.	40
Dunlop, Elizabeth	Do.	15
Davey, B. F.	Belleville	15
Diekenson, J. J.	Cornwall	100
Dixson, J. E.	Dundas	15
Denroche, Rev. E.....	Springfield	150
Dixon, Rev. A.	Port Dalhousie	45
Dixson, G. G.	Smith's Falls	27
DeBlaquiere, Henry	Woodstock	100
Dartnell, Edward T.	Toronto	145
Edmondson, Robert	Brockville	125
Elliott, Andrew	Cornwall	50
Edmonds, R.....	Toronto	60
Fellows, G. B. L.	Ottawa	75
French, E. C.	Cleveland, O.	85
Ford, D. B. O.....	Brockville	400
Farley, Robert	Ottawa	38
Fraser, Simon.....	Do.	100
Gapper, Richard C. ....	.....	187
Do. Do. (Trnstee).....	.....	17
Gooderham, William.....	Toronto	60
Gilmore, William	Brockville	45

NAME.	RESIDENCE.	NO. OF SHARES.
Gilmour, Rev. J	Peterboro'	50
Glasgow, Samuel	Prescott	50
Gowan, J. R.	Barrie	13
Garvey, William.....	Maitland	23
Grant, Donald M.	Ottawa	10
Graham, Rebecca	Toronto	8
Goldsmith, Edward	Do.	15
Gordon, John B.	Goderich	24
Howard, J. S.....	Toronto	335
Hind, H. Y.....	Do.	75
Harrison, James	Belleville	2
Hutchinson, Thomas.....	Toronto	39
Harrington, John	Do.	50
Hay, Robert	Do.	18
Howard, A. McL.	Do.	72
Hastings, Richard	Do.	30
Hayes, J. J.....	Do.	20
Holden, James.	Morrisburg	45
Holden, Clara S.....	Do.	45
Hitchcock, Myron	Cornwall	15
Hart, Samuel	Do.	30
Hooker, Alfred	Prescott	200
Harrison, R. M.....	Quebec	264
Harrison, A. H.....	Do.	19
Harrison, H. N.....	Do.	18
Hulbert, Samuel.....	Prescott	50
Harper, F. A.....	Kingston	50
Hartney, Henry	Toronto	65
Hartney, Isabella	Do.	85
Hill, Hamnett.....	Ottawa	50
Hecht, Jules	Toronto	12
Heward, Augustus	Montreal	340
Hutton, Darnton.....	Belleville	25
Hutton, Executors of late J.	Do.	25
Harvey, Robert	Brockville	50
Hall, William.....	Toronto	61
Hayes, M. P. (Trustee).....	Do.	40
Hutchinson, Charles P. P.	Guelph	63
Hutchinson, Richard.....	Nottawasaga	9
Irving, Joseph.....	Collingwood.....	7
Innes, Matthew	Amherstburg.	205
Jaques, John	Toronto	18
Joseph, Executors of late J. G.	Do.	15
Jarvis, George S.	Cornwall	15
Jones, Susan I.	Brockville	80
Jacobs, Henry	Toronto	30
Jones, Edward C.	Do.	20
Kay, John	Toronto	19
Kay, William	Cornwall	57

NAME.	RESIDENCE.	NO. OF SHARES.
McLennan, Murdoch	Williamstown	20
MacDonald, G. G. F.	Toronto	45
McCarthy, D'Alton.....	Barrie	25
Macdonell, Angus D.	Toronto	1
Kewson, John.....	Cornwall	18
Lawson, Edward.....	Toronto	20
Lepper, Arthur.....	Do.	150
Lawder, J. M.	Brockville.....	336
Lewis, J. B.	Ottawa	260
Lally, Edmund.....	Barrie.....	15
Lambe, W. B.	Montreal	50
Lowe, William.....	Toronto.....	59
Leys, John.....	Do.	23
Martin, Peter	Nottawasaga	10
Morrison, Hon. J. C.....	Toronto	75
Morrison, Angus	Do.	55
Mitchell, Executors of late J.	Dundas.....	2
Miller, Hugh	Toronto	60
Moffatt, Lewis	Do.	82
Main, Andrew.....	Ottawa	94
Matthie, Executors of late William.....	Brockville.....	75
Mattice, William	Cornwall.....	250
Mason, A. J.	Toronto	7
Moffatt, Hon. George.....	Montreal	100
Mossington, Thomas	Georgina	3
Meredith, Thomas	Toronto	105
Morris, W. L.	Brockville.....	160
Morris, Hon. James.....	Do.	75
Matthie, Robertson, & Co.....	Do.	99
Moses, William.....	South Dower	18
Molson, jr., John.....	Montreal	60
Major, John	Toronto.....	350
Do. as Trustee	Do.	325
Morris, Alex.	Montreal	50
Moberly, George	Collingwood.....	45
Moberly, Walter.....	Toronto.....	10
Moffatt, K. McK.....	Montreal	40
Mitchell, Elizabeth.....	Whitby	80
McKenzie, Thomas H.....	Dundas	8
McDonald, William	Do.	6
Macdonell, Duncan	Toronto	500
McDonald, Duncan	Williamstown	75
McGillis, John.....	Do.	420
McDonell, Alex.....	Alexandria.....	160
McAnnany, Francis.....	Belleville.....	15
McLean, Alex.....	Cornwall	100
McDougall, Alex.....	Do.	68
McLaurin, Rev. J.	Martintown	15
McQueen, Thomas F.....	Brockville.....	75
McDonell, William Jno.....	Toronto.....	39
McLachlan, Charles	St. John, N. B.....	18

NAME.	RESIDENCE.	NO. OF SHARES.
Macdonald, Hon. J. A.....	Toronto.....	185
McGee, James.....	Vaughan.....	50
McIlroy, Samuel.....	Guelph.....	16
McMillan, Hugh.....	Cornwall.....	300
Neale, Francis.....	.....	60
Nordheimer, A. & S.	Toronto.....	120
Nanton, Augustus.....	Do.....	10
O'Brien, William E.....	Shanty Bay.....	6
Do. as Trustee.....	Do.....	12
O'Brien, Edward G.....	Toronto.....	1
O'Brien, Henry.....	Barrie.....	2
O'Brien, Lucies R.....	Orillia.....	3
Overfield, B. & S.	Dundas.....	8
Perrin, W. L.	Toronto.....	128
Ponton, Archibald.....	Belleville.....	30
Ponton, W. H.....	Do.....	30
Paterson, Peter.....	Toronto.....	39
Pringle, J. F.....	Cornwall.....	150
Pringle, James.....	Do.....	75
Peacock, James.....	Ottawa.....	6
Patterson, George.....	Do.....	12
Park, W. M.....	Cornwall.....	23
Patton, Rev. H.....	Do.....	45
Patton, John.....	Toronto.....	60
Pardey, W. H.....	Do.....	26
Pringle, J. D.....	Hamilton.....	75
Peck, C. H.....	Prescott.....	75
Patrick, William.....	Do.....	200
Parker, Albert.....	Cooksville.....	50
Pearson, W. H.....	Toronto.....	25
Patton, James.....	Barrie.....	10
Pettigrew, Robert.....	Cobourg.....	50
Rowsell, Henry.....	Toronto.....	69
Ross, Hon. John.....	Do.....	15
Ross, James.....	Belleville.....	10
Reid, Executors of late J.....	Do.....	15
Reynolds, N. G.....	Whitby.....	12
Read, W. C.....	Merrickville.....	45
Rossin & Bro., M.....	Toronto.....	15
Robinson, Christopher.....	Do.....	75
Robinson, Lady.....	Do.....	25
Robinson, Hon. W. B.....	Do.....	100
Robinson, John B.....	Do.....	225
Robinson, J. Lukin.....	Do.....	266
Reid, Robert.....	Do.....	6
Rowed, Henry.....	Campbellford.....	112
Rees, William.....	Do.....	25
Richardson, John.....	West Port.....	25
Rosamond, James.....	Almonte.....	52

NAME.	RESIDENCE.	NO. OF SHARES.
Shaw, John.....	Toronto	15
Smyth, A.....	Prescott	53
Shaw, James	Smith's Falls	100
Shaw, Richard	Perth	150
Starr, Alex	Brockville	20
Smart, Rev. William	Belleville	124
Smith, Janet	Martintown	15
Sanford, S. M.	Barrie	25
Shortt, Thomas S.	Brantford	95
Shanly, Walter	Toronto	24
Sparks, Nicholas.....	Ottawa	50
Small, Rev. J. W.	Toronto	125
Smith, John.....	Smith's Falls	20
Spry, sen., William	Toronto	71
Spry, jun., William	Do.	25
Smith, A. M.	Do.	37
Stephens, Thomas C.	Owen Sound	75
Shaw, George	Toronto	37
Scott Thomas C.....	Do.	25
Sheckell, S. B.....	Prescott	25
Southby, Anthony G	Toronto	5
Southby, E. R.....	Do.	5
Shortis, Edward	Do.	1
Shortis, Thomas	Do.	1
Stewart, Henry	Essa	13
Starr, J. L., Hon	Toronto	3
Tait, Peter	Moulinette	23
Tett, Benjamin	Newboro'	57
Taylor, sen., J. F.	Toronto	118
Todd, Alfred	Do.	150
Trinity College	Do.	23
Thompson, Charles.....	Do.	50
Thompson, Henry	Do.	25
Tuzo, Anna M.....	Barrie	7
Topping, Herbert	Toronto	125
Thompson, Amb. W.	New York.....	20
Urquhart, Rev. H.	Cornwall	57
Urquhart, Angus	Hawkesbury	25
Vankoughnet, Hon. P. M.	Toronto	75
Vaux, Thomas.....	Do.	75
Voigt, Henry C.	Kingston	25
Whittemore, E. F.	Toronto	160
Wright, Frederick	Belleville	15
Wright, Arthur	Do.	6
Whiteford, James	Do.	9
Worts, James G.....	Toronto	60
Walker, Robert	Do.	60

NAME.	RESIDENCE.	NO. OF SHARES.
Warran, J. B.....	Oshawa.....	45
Wood, Executors of late G. C.....	Cornwall	400
White, George H.	Yorkville	30
Wilson, J. M.	Brockville	38
Wells, J. P.	Vankleek Hill	100
Ward, T. R.....	Smith's Falls	100
Whitmarsh, E. H.	Merrickville.....	100
Windeat, James	Fort Erie	75
Wallace, James	Whitby	24
Woodman, John H.....	Toronto	100
Wallace, Patrick.....	Cobourg	100
Wallace, J. S.....	Do.	95
Whishaw, William .....	.....	288
Wightman, Margaret.....	Toronto	60
Walton, Benjamin	Do.	50
Worthington, John.....	Do.	48
Worthington, James	Do.	12
Woodside, Thomas.....	Do.	240
Yates, Richard	Do.	25